

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION**

In re:

Debra Annett Gardner

Debtor(s)

Case No. 16 B 13402

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Marilyn O. Marshall, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 04/20/2016.
- 2) The plan was confirmed on 06/13/2016.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 04/19/2017.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was Dismissed on 08/29/2018.
- 6) Number of months from filing to last payment: 28.
- 7) Number of months case was pending: 32.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: NA.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$7,120.00
Less amount refunded to debtor	\$716.80

**NET RECEIPTS:** **\$6,403.20**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$3,735.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$276.80
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION:** **\$4,011.80**

Attorney fees paid and disclosed by debtor: \$265.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
Capital One Bank USA NA	Unsecured	3,845.00	NA	NA	0.00	0.00
Citifinancial	Unsecured	0.00	NA	NA	0.00	0.00
Citifinancial INC.	Unsecured	1,094.00	NA	NA	0.00	0.00
Cook County Treasurer	Secured	0.00	NA	NA	0.00	0.00
Creditors Discount & Audit Company	Unsecured	221.00	NA	NA	0.00	0.00
Ditech Financial Llc	Unsecured	0.00	NA	NA	0.00	0.00
Ditech Financial LLC	Secured	13,525.00	13,758.99	13,758.99	0.00	0.00
Ditech Financial LLC	Unsecured	0.00	195.94	195.94	0.00	0.00
EMP of Chicago, LLC	Unsecured	213.00	NA	NA	0.00	0.00
First Premier Bank	Unsecured	358.00	NA	NA	0.00	0.00
First Premier Bank	Unsecured	482.00	NA	NA	0.00	0.00
Ginnys	Unsecured	252.00	NA	NA	0.00	0.00
I C System INC	Unsecured	146.00	NA	NA	0.00	0.00
Illinois Collection Service	Unsecured	1,142.00	NA	NA	0.00	0.00
Merchants Credit Guide	Unsecured	751.00	NA	NA	0.00	0.00
Monroe AND MAIN	Unsecured	10.00	NA	NA	0.00	0.00
Monroe AND MAIN	Unsecured	243.00	NA	NA	0.00	0.00
Portfolio Recovery Associates	Unsecured	280.00	273.99	273.99	16.86	0.00
Radiological Physicians Ltd.	Unsecured	279.00	NA	NA	0.00	0.00
Resurgent Capital Services	Unsecured	0.00	909.61	909.61	55.98	0.00
St Anthony Hospital	Unsecured	7,363.00	7,708.88	7,708.88	474.39	0.00
Target National BANK	Unsecured	609.00	NA	NA	0.00	0.00
Through THE Country DO	Unsecured	187.00	NA	NA	0.00	0.00
TNB - Target	Unsecured	0.00	NA	NA	0.00	0.00
Webbank-Fingerhut	Unsecured	0.00	NA	NA	0.00	0.00
Wells Fargo Bank NA	Secured	76,614.00	77,542.07	77,542.07	0.00	0.00
Wells Fargo Bank NA	Secured	3,000.00	1,844.17	1,844.17	1,844.17	0.00
World Financial Network BANK	Unsecured	496.00	NA	NA	0.00	0.00

<b>Summary of Disbursements to Creditors:</b>			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$91,301.06	\$0.00	\$0.00
Mortgage Arrearage	\$1,844.17	\$1,844.17	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$0.00	\$0.00	\$0.00
<b>TOTAL SECURED:</b>	<b>\$93,145.23</b>	<b>\$1,844.17</b>	<b>\$0.00</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$9,088.42</b>	<b>\$547.23</b>	<b>\$0.00</b>

<b>Disbursements:</b>	
Expenses of Administration	<u>\$4,011.80</u>
Disbursements to Creditors	<u>\$2,391.40</u>
<b>TOTAL DISBURSEMENTS :</b>	<b><u>\$6,403.20</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 12/31/2018

By: /s/ Marilyn O. Marshall

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Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.